

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method of enabling payment of bills, the method including the steps of

providing a printed bill, the bill having printed thereon: human-readable information indicative of at least one parameter relating to a requested payment; and coded data indicative of an identity of the bill and of a plurality of locations on the bill, at least some of the coded data being coincident with the information;

positioning an optically imaging pen operatively relative to the human-readable information, said pen having a nib;

~~sensing optically imaging~~ corresponding coincident coded data ~~using the imaging pen;~~
pen; to

~~generating generate~~ digital ink in the pen ~~using the sensed coded data~~, said digital ink being a sequence of captured pen strokes, each stroke containing data indicative of the identity of the bill and a position of the pen nib relative to the bill;

sending the digital ink to a computer system such that the computer system can identify the at least one parameter relating to the requested payment,

wherein the position of the nib is calculated using a perspective transform, determined from the imaged coded data, and a known spatial relationship between an optical axis of the pen and the nib.-

2. (Previously presented) The method of claim 1 in which said at least one parameter relating to the requested payment is associated with at least one zone of the bill and in which the method includes identifying, in the computer system and from the zone indicated by the position of the imaging pen as indicated by the digital ink, said at least one parameter.

3. (Previously presented) The method of claim 2, wherein each stroke of the digital ink includes movement data indicative of movement of the pen relative to the bill, the pen generating the movement data using at least some of the coded data.

4. - 7. (Cancelled)

8. (Previously presented) The method of claim 2 in which the at least one parameter is an action parameter of the requested payment, the method including effecting, in the computer system, an operation in respect of the action parameter.

9. (Original) The method of claim 8 in which the action parameter of the requested payment is selected from the group comprising:

requesting that payment be made, specifying a payment amount or resetting the bill to an original state.

10. (Previously presented) The method of claim 3 in which the at least one parameter is an option parameter of the requested payment, the method including identifying, in the computer system, that a hand-drawn mark has been entered on the bill by means of the pen and effecting, in the computer system, an operation associated with the option parameter.

11. (Original) The method of claim 10 in which the option parameter is associated with at least one of:

cardholder name, payment method or credit card type.

12. (Previously presented) The method of claim 3 entered by means of the pen and effecting, in the computer system, an operation associated with the text parameter.

13. (Original) The method of claim 12 which includes converting, in the computer system, the handwritten text data to computer text.

14. (Original) The method of claim 13 in which the text parameter is associated with at least one of:

a cardholder name, an amount paid or a card expiry date.

15. (Previously presented) The method of claim 3 in which the at least one parameter is an authorization parameter of the requested payment, the method including identifying, in the computer system, that a handwritten signature has been entered by means of the pen and effecting, in the computer system, an operation associated with the authorization parameter.

16. (Original) The method of claim 15 which includes verifying, in the computer system, that the signature is that of a particular person.
17. (Original) The method of claim 16 in which the authorization parameter is associated with payment authorization.
18. (Previously presented) The method of claim 1, wherein the providing step includes receiving a request from a user to print the bill on demand, and printing the bill on demand.
19. (Cancelled)
20. (Previously presented) The method of claim 1, wherein the coded data is invisible.
21. (Previously presented) The method of claim 1 which includes retaining a retrievable record of each bill generated, each of the generated bills being retrievable using its identity as contained in its coded data.
22. (Previously presented) The method of claim 1 which includes distributing a plurality of the bills using a mixture of multicast and pointcast communications protocols.
23. (Original) The method of claim 1 in which the pen contains an identification means which imparts a unique identity to the pen and identifies it as belonging to a particular person and in which the method includes monitoring, in the computer system, said identity.
24. (Previously presented) The method of claim 1 which includes providing all required information relating to the requested payment in the bill to eliminate the need for a separate display device.
25. (Previously presented) The method of claim 1 in which the bill is printed on multiple pages and in which the method includes binding the pages.
26. (Previously presented) The method claim 1 wherein:
the step of providing the bill is done by sending the bill by mail.

27. (Previously presented) The method of claim 1, further including the step of causing a printer to print a payment receipt after a payment has been completed.

28. (Original) The method of claim 27, wherein the payment receipt comprises coded data indicative of the identity of the receipt.

29. (Currently amended) A system for enabling payment of bills, the system including a bill having printed thereon: human-readable information indicative of at least one parameter relating to a requested payment; and coded data indicative of an identity of the bill and a plurality of locations on the bill, at least some of the coded data being coincident with the information;

an optically imaging pen having a nib, said pen being configured to:

~~sense-image~~ the coded data;

generate digital ink in the pen using the ~~sensed-imaged~~ coded data, said digital ink being a sequence of captured strokes, each stroke containing data indicative of the identity of the bill and a position of the ~~pen-nib~~ relative to the bill; and

send the digital ink to a computer system such that the computer system can identify the at least one parameter relating to the requested payment; and

a computer system configured and programmed to:

receive the digital ink from the optically imaging pen; and

identify at least one parameter relating to the requested payment,

wherein the position of the nib is calculated using a perspective transform, determined from the imaged coded data, and a known spatial relationship between an optical axis of the pen and the nib.

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30. (Original) The system of claim 29 in which said at least one parameter relating to the requested payment is associated with at least one zone of the bill.

31. - 35. (Cancelled)

36. (Previously Presented) The system of claim 29 in which said at least one parameter of the requested payment is selected from the group comprising: an action parameter of the requested payment, an option parameter of the requested payment, a text parameter of the

requested payment, or an authorization parameter of the requested payment.

37. (Original) The system of claim 36 in which the action parameter of the requested payment is selected from the group comprising:

requesting that payment be made, specifying a payment amount, or resetting the bill to an original state.

38. (Original) The system of claim 36 in which the option parameter is associated with at least one of:

cardholder name, payment method, or credit card type.

39. (Original) The system of claim 36 in which the text parameter is associated with at least one of:

a cardholder name, an amount paid, or a card expiry date.

40. (Original) The system of claim 36 in which the authorization parameter is associated with payment authorization.

41. (Cancelled)

42. (Original) The system of claim 29 in which the pen contains an identification means which imparts a unique identity to the pen and identifies it as belonging to a particular person.

43. (Previously presented) The system of claim 29 in which the bill is printed on a surface of a surface-defining means and in which the system includes a printer for printing the bill on demand.

44. (Previously presented) The system of claim 43 in which the printer is configured to print the coded data at the same time as printing the bill or payment receipt.

45. (Previously presented) The system of claim 29 in which the coded data is substantially invisible.

46. (Previously presented) The system of claim 29 which includes a database for keeping a retrievable record of each bill generated, each bill being retrievable by using its identity as included in its coded data.

47. - 53. (Cancelled)